Case 15-12219 Doc 1 Filed 04/04/15 Entered 04/04/15 17:53:09 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 37

United Sta Northern District	tes Bankruptcy t of Illinois, Eas			Volu	intary Petition		
Name of Debtor (if individual, enter Last, First, Middle Campos, Octavio	le):	Name of Joint	Debtor (Spouse) (Last, First	, Middle):	fiddle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	3	I	es used by the Joint Debtor ed, maiden, and trade names	•	years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.I (if more than one, state all): 9349	D. (ITIN) /Complete EII	N Last four digits (if more than o	s of Soc. Sec. or Individual-Tone, state all):	Taxpayer I.D.	. (ITIN) /Complete EIN		
Street Address of Debtor (No. & Street, City, State & 4503 S Hermitage Ave Chicago, IL	Zip Code):	Street Address	of Joint Debtor (No. & Stree	et, City, State	e & Zip Code):		
	ZIPCODE 60609-38	11		Z	ZIPCODE		
County of Residence or of the Principal Place of Busin	ness:	County of Resi	dence or of the Principal Pla	ace of Busine	ess:		
Mailing Address of Debtor (if different from street add	dress)	Mailing Addre	ss of Joint Debtor (if differen	nt from stree	t address):		
	ZIPCODE			Z	TIPCODE		
Location of Principal Assets of Business Debtor (if dif	fferent from street addre	ess above):		_			
	T		T		IPCODE		
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court's consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official F Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court's consideration. See Official Form 3B.	(Check bo	Estate as defined in 11 cer cempt Entity x, if applicable.) empt organization under ited States Code (the Code). one box: otor is a small business otor is not a small busin if: tor's aggregate nonconting \$2,490,925 (amount subj all applicable boxes: lan is being filed with the	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primari debts, defined in 1 § 101(8) as "incur individual primari personal, family, chold purpose." Chapter 11 Debtor debtor as defined in 11 U.S. less debtor as defined in 11 U.S	n is Filed (C Chapi Recog Main Chapi Recog Nonn Nature of E (Check one ly consumer 1 U.S.C. red by an ly for a or house- S C. § 101(51) U.S.C. § 101 debts owed to devery three y	box.) Debts are primarily business debts. D). ((51D). insiders or affiliates) are less years thereafter).		
Statistical/Administrative Information Debtor estimates that funds will be available for di	acc	ordance with 11 U.S.C			THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that, after any exempt property is distribution to unsecured creditors.			here will be no funds availab	le for			
Estimated Number of Creditors			П				
1-49 50-99 100-199 200-999 1,000 5,000	5,001-	10,001-	,001- 50,001- ,000 100,000	Over 100,000			
	00,001 to \$10,000,001 nillion to \$50 million		00,000,001 \$500,000,001 \$500 million to \$1 billion	More than \$1 billion			
Estimated Liabilities			00,000,001 \$500,000,001 \$500 million to \$1 billion	More than \$1 billion			

Case 15-12219 Doc 1 Filed 04/04/15 B1 (Official Form 1) (04/13) Document	Entered 04/04/15 17: Page 2 of 37	53:09 Desc Main Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Campos, Octavio	
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the second complete.)	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Karen Walin	4/04/15
	Signature of Attorney for Debtor(s)	Date
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, ex		ah a canarata Evhibit D)
Exhibit D completed and signed by the debtor is attached and ma		cn a separate Exhibit D.)
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.	
Information Regardin	ng the Debtor - Venue	
(Check any approach of this petition or for a longer part of such 180		is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general p	•	this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord the	at obtained judgment)	
(Address o	of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for positive content.		
Debtor has included in this petition the deposit with the court of	any rent that would become due di	uring the 30-day period after the
filing of the petition.	any rent that would become due de	aring the 50 day period their the

B1 (Official Form 1) (04/13)	Page
Voluntary Petition	Name of Debtor(s): Campos, Octavio
(This page must be completed and filed in every case) Signa	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11 United States Code, specified in this petition. X /s/ Octavio Campos Signature of Debtor Telephone Number (If not represented by attorney) January 27, 2015 Date	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Karen Walin Signature of Attorney for Debtor(s) Karen Walin 99999 Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 (708) 795-7000 Fax: (708) 788-8942 kwalin@chicagolegalllc.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
January 27, 2015	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above
X	Names and Social-Security numbers of all other individuals who prepared or
Signature of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No.
Campos, Octavio	Chapter 7
	OR'S STATEMENT OF COMPLIANCE
Warning: You must be able to check truthfully one of the fiv do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be able	e statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed lired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition one of the five statements below and attach any documents as d	is filed, each spouse must complete and file a separate Exhibit D. Check irected.
the United States trustee or bankruptcy administrator that outlin	case, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the rough the agency.
the United States trustee or bankruptcy administrator that outling performing a related budget analysis, but I do not have a certification of the control of	case, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in the from the agency describing the services provided to me. You must file ovided to you and a copy of any debt repayment plan developed through filed.
	approved agency but was unable to obtain the services during the seven gent circumstances merit a temporary waiver of the credit counseling exigent circumstances here.]
*	
you file your bankruptcy petition and promptly file a certifica of any debt management plan developed through the agency. case. Any extension of the 30-day deadline can be granted or	ll obtain the credit counseling briefing within the first 30 days after te from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your ly for cause and is limited to a maximum of 15 days. Your case may ons for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing be motion for determination by the court.]	cause of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect to	
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physic participate in a credit counseling briefing in person, by to Active military duty in a military combat zone. 	ally impaired to the extent of being unable, after reasonable effort, to slephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has does not apply in this district.	determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information prov	ided above is true and correct.
Signature of Debtor: /s/ Octavio Campos	
Date: January 27, 2015	-

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Document Page 5 of 37 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No
Campos, Octavio	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as direct	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me if from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	proved agency but was unable to obtain the services during the sever at circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
If your certification is satisfactory to the court, you must still o	btain the credit counseling briefing within the first 30 days after
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only	from the agency that provided the counseling, together with a copy allure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing becaumotion for determination by the court.]	ise of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired be of realizing and making rational decisions with respect to fin	by reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep Active military duty in a military combat zone. 	y impaired to the extent of being unable, after reasonable effort, to bhone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	d above is true and correct.
Signature of Debtor: /s/ Octavio Campos	
Date: April 4, 2015	

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IN RE:

Document Page 6 of 37 United States Bankruptcy Court Northern District of Illinois, Eastern Division

Northern I	District of Illinois, E	astern Division	

Case No.

Campos, Octavio		Chapter 7	
-	Debtor(s)		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 140,000.00		
B - Personal Property	Yes	3	\$ 3,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 148,958.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 13,294.41	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,146.72
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 1,871.00
	TOTAL	16	\$ 143,950.00	\$ 162,252.41	

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Document Page 7 of 37 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:	Case No
Campos, Octavio	Chapter 7
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABII	LITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily co U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must rep	insumer debts, as defined in § 101(8) of the Bankruptcy Code (11

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,146.72
Average Expenses (from Schedule J, Line 22)	\$ 1,871.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 1,246.18

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	8,958.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.0	00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	13,294.41
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	22,252.41

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IN RE Campos, Octavio

Case No. ______

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
4503 S Hermitage Ave Chicago II 60609-3811	Fee Simple	ш	140,000.00	148,958.00
4503 S Hermitage Ave, Chicago, IL 60609-3811 Single family residence	r ce dimple		140,000.00	140,330.00

TOTAL 140,000.00

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IN RE Campos, Octavio

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Debtor(s)

Case No. _______

(If known)

Desc Main

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America checking account		350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture and household goods		1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Debtors personal clothing		400.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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Debtor(s)

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(If known)

IN RE Campos, Octavio

_ Case No. __

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

15. Government and corporate bonds and other negotiable and non-negotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the	
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interest, life estates, and rights or powers	
property settlements in which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interest, life estates, and rights or powers	
including tax refunds. Give particulars. 19. Equitable or future interest, life estates, and rights or powers	
estates, and rights or powers	
debtor other than those listed in Schedule A - Real Property.	
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	
22. Patents, copyrights, and other intellectual property. Give particulars.	
23. Licenses, franchises, and other general intangibles. Give particulars.	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	
25. Automobiles, trucks, trailers, and 1993 Chevy 1500	1,000.00
other vehicles and accessories. 1993 Nissan Pickup	1,000.00
26. Boats, motors, and accessories.	
27. Aircraft and accessories.	
28. Office equipment, furnishings, and supplies.	
29. Machinery, fixtures, equipment, and supplies used in business.	
30. Inventory.	
31. Animals.	
32. Crops - growing or harvested. Give particulars.	
33. Farming equipment and implements.	
34. Farm supplies, chemicals, and feed.	

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IN RE Campos, Octavio

Case No. _____(If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	1	TO	L ΓAL	3,950.00
35. Other personal property of any kind not already listed. Itemize.	X		4	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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(If known)

IN RE Campos, Octavio

Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SCHEDULE A - REAL PROPERTY 503 S Hermitage Ave, Chicago, IL 60609-811 Single family residence SCHEDULE B - PERSONAL PROPERTY	735 ILCS 5 §12-901	15,000.00	EXEMPTIONS 140,000.0
503 S Hermitage Ave, Chicago, IL 60609- 811 Single family residence	735 ILCS 5 §12-901	15,000.00	140.000.0
CHEDULE B - PERSONAL PROPERTY			
Bank of America checking account	735 ILCS 5 §12-1001(b)	350.00	
urniture and household goods	735 ILCS 5 §12-1001(b)	1,200.00	
Debtors personal clothing	735 ILCS 5 §12-1001(a)	400.00	
993 Chevy 1500	735 ILCS 5 §12-1001(b)	1,000.00	
993 Nissan Pickup	735 ILCS 5 §12-1001(c)	1,000.00	1,000.0

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Campos, Octavio

Debtor(s)

Case No. ___

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			<u> </u>	_	_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2130		Н	Mortgage on 4503 S. Hermitage, Chicago, IL 60609	T			148,958.00	8,958.00
Chase Mtg PO Box 24696 Columbus, OH 43224-0696			2008-05-01					·
			VALUE \$ 140,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Manley Deas Kochalski LLC 1 E Wacker Dr # 1730 Chicago, IL 60601-1980			Chase Mtg					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached	-		(T) - 6 -	Sul			\$ 148,958.00	\$ 8,958.00
condition sneets attached			(Total of t		oage Tota	′	ş 140,330.00	φ 0,330.00
			(Use only on l				\$ 148,958.00	\$ 8,958.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official FORMSE) 1513 2219 Doc 1

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Case No.

Desc Main

IN RE Campos, Octavio

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
1	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Campos, Octavio

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM Revolving account ACCOUNT NO. 9428 2013-07-01 **Bk of Amer** 4060 Ogletown stanton Rd **Newark, DE 19713** 669.00 Revolving account ACCOUNT NO. 3813 2009-04-01 Cap One PO Box 85520 Richmond, VA 23285-5520 3,052.00 ACCOUNT NO. 7010 Revolving account 2008-09-01 Cap One PO Box 85520 Richmond, VA 23285-5520 136.00 Revolving account ACCOUNT NO. 5446 2006-10-01 **Chase Card** PO Box 15298 Wilmington, DE 19850-5298 488.00 Subtotal 4,345.00 1 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

IN RE Campos, Octavio

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_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6100		Н	Revolving account	T		H	
Citi PO Box 6497 Sioux Falls, SD 57117-6497			2003-12-01				684.00
ACCOUNT NO. 4545		н	Revolving account	+		H	004.00
Discover Fin Svcs LLC PO Box 15316 Wilmington, DE 19850-5316			2011-12-01				1 774 00
ACCOUNT NO			Assignee or other notification for:	+		H	1,774.00
ACCOUNT NO. Blitt and Gaines, P.C. 661 Glenn Ave Wheeling, IL 60090-6017	_		Discover Fin Svcs LLC				
ACCOUNT NO. 0572		Н	Original Creditor Sprint	T			
Diversified Consultants, Inc. PO Box 551268 Jacksonville, FL 32255-1268			2014-08-01				
ACCOLINE NO			Assignee or other notification for:	+			583.41
ACCOUNT NO. G C Services 6330 Gulfton St Houston, TX 77081-1108			Diversified Consultants, Inc.				
ACCOUNT NO. 3628		Н	Revolving account	+		H	
Syncb/Sams Club 4125 Windward Plz Alpharetta, GA 30005-8738			2004-03-01				
							5,075.00
ACCOUNT NO. 7607 Thd/Cbna PO Box 6497 Sioux Falls, SD 57117-6497	1	H	Revolving account 2005-04-01				
							833.00
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	_)	\$ 8,949.41
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relative	t als Statis	o o	n al	\$ 13,294.41

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify		ament rag	JC 13 01	31	
Fill in this information to identify	your case:				
Debtor 1 Octavio Campos					
First Name Debtor 2	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois, East	stern Division			
Case number(If known)		-		Check if	
					nended filing oplement showing post-petition
					ter 13 income as of the following date:
Official Form 6l					DD / YYYY
Schedule I: You	ır Income				12/13
			- (l (D - l-	4 d D-lid	tor 2), both are equally responsible for
supplying correct information. If you are separated and your spot separate sheet to this form. On the Part 1: Describe Employm	use is not filing with you top of any additional pa	, do not include inf	formation a	bout your spe	you, include information about your spouse ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filling spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	✓ Employed✓ Not employ	/ed		☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.		Labor			
Occupation may Include student or homemaker, if it applies.	Occupation	Labor			
	Employer's name	Staff Right, L	LC		
	Employer's address	4602 S Pulask	i Pd		
		Number Street			Number Street
		Chicago, IL 6		B IP Code	City State ZIP Code
	How long employed th	ere? <u>1 years ar</u>	d 6 mont	hs	
		1 , you			
Part 2: Give Details About	t Monthly Income				
Estimate monthly income as of spouse unless you are separated		rm. If you have noth	ing to repo	t for any line, v	write \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, a	ave more than one employ	yer, combine the info this form.	ormation for	all employers	for that person on the lines
			F	or Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,			2. \$_	1,246.18	\$
3. Estimate and list monthly over	rtime pay.		3. +\$_	0.00	+ \$
Calculate gross income. Add li	ine 2 + line 3.		4. \$_	1,246.18	\$

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Octavio Campos
First Name Middle Name Debtor 1

Last Name

Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 1.246.18 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 99.46 5b. Mandatory contributions for retirement plans 5b. 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 0.00 5d. 5e. Insurance 5e. 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 99.46 1.146.72 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 settlement, and property settlement. 8c. 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. Pension or retirement income 8g. 0.00 8h. Other monthly income. Specify: _ 8h. 0.00 9. **Add all other income**. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 0.00 10. Calculate monthly income. Add line 7 + line 9. 1,146.72 ,146.72 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1,146.72 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? \square No. Yes. Explain:

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Fill in this information to identify your case:				
Debtor 1 Octavio Campos		Check if this is:		
First Name Middle Name Last Nam Debtor 2	ne	_		
(Spouse, if filing) First Name Middle Name Last Nam	ne	☐ An amended fil☐ A supplement s	•	netition chanter 13
United States Bankruptcy Court for the: Northern District of Illinois, Eastern Divis	sion	expenses as of	• • •	
Case number(ff known)		MM / DD / YYYY		
Official Form 6J		A separate filing maintains a sep		
Schedule J: Your Expenses				12/13
Be as complete and accurate as possible. If two married people are information. If more space is needed, attach another sheet to this fi (if known). Answer every question.				ng correct
Part 1: Describe Your Household				
1. Is this a joint case?				
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?				
□ No□ Yes. Debtor 2 must file a separate Schedule J.				
2. Do you have dependents?	Donon dont'o vol	ationa bio ta	Daman danska	De se denendent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information each dependent			De pendent's age	Does dependent live with you?
Do not state the dependents' names.	Son)	No Yes
	Son		7	No Yes
				☐ No
				Yes
				No Yes Yes No No
				☐ No
				☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?				
Part 2: Estimate Your Ongoing Monthly Expenses				
Estimate your expenses as of your bankruptcy filing date unless your	_	• • •	-	
expenses as of a date after the bankruptcy is filed. If this is a supplicable date.	lemental Schedule .	J, check the box at the t	op of the form	and fill in the
Include expenses paid for with non-cash government assistance if	you know the value	of		
such assistance and have included it on Schedule I: Your Income ((Official Form 6I.)		Your exper	nses
 The rental or home ownership expenses for your residence. Incl any rent for the ground or lot. 	lude first mortgage pa	ayments and 4.	\$700	.00
If not included in line 4:				
4a. Real estate taxes		4a.	\$0.0	
4b. Property, homeowner's, or renter's insurance		4b.	\$0.0	
4c. Home maintenance, repair, and upkeep expenses		4c.	\$0.0	
4d. Homeowner's association or condominium dues		4d.	\$ 0.0	00

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Debtor 1

Octavio Campos
First Name Middle Name

Middle Name Last Na

Last Name

Case number (if known)_

		You	ır expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	200.00
6b. Water, sewer, garbage collection	6b.	\$	30.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	30.00
6d. Other. Specify: Cell Phone	6d.	\$	35.00
7. Food and housekeeping supplies	7.	\$	500.00
8. Childcare and children's education costs	8.	\$	20.00
9. Clothing, laundry, and dry cleaning	9.	\$	75.00
10. Personal care products and services	10.	\$	15.00
11. Medical and dental expenses	11.	\$	25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. Charitable contributions and religious donations	14.	\$	0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	41.00
15d. Other insurance. Specify:	15d.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	*	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.		
20a. Mort gages on other property	20 a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Octavio First Name	Campos Middle Name	Last Name	Case number (if ki	nown)		
21. Oth	er. Specify:				21.	+\$	0.00
	r monthly expensions		through 21.		22.	\$	1,871.00
23. Calc ı	ulate your month	ly net income.					
23a.	Copy line 12 (yo	ur combined mo	nthly income) from Schedule I.		23a.	\$	1,146.72
23b.	Copy your month	nly expenses fro	m line 22 above.		23b.	-\$	1,871.00
23c.	Subtract your mo		from your monthly income. come.		23c.	\$	-724.28
For e	example, do you e gage payment to i	xpect to finish pa	use in your expenses within the aying for your car loan within the yease because of a modification to	ear or do you expect your			
O Y							

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B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE Campos, Octavio

Case No.

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLA	RATION UNDER PENAL	TY OF PERJURY BY INDIVIDUAL DEBTO	R
true and correct to the best of my	knowledge, information, and	nd belief.	18 sheets, and that they are
Date: January 27, 2015	Signature: /s/ Octavio	Vio Campos Campos	Debtor
Date:	Signature:	•	
		[If joint cas	(Joint Debtor, if any) e, both spouses must sign.]
DECLARATION AND S	IGNATURE OF NON-ATTOR	RNEY BANKRUPTCY PETITION PREPARER (See	e 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and. (3) if rules or guid	debtor with a copy of this docu delines have been promulgated given the debtor notice of the m	etition preparer as defined in 11 U.S.C. § 110; (2) in the motices and information required under pursuant to 11 U.S.C. § 110(h) setting a maximum maximum amount before preparing any document for the first setting and the model of the model.	11 U.S.C. §§ 110(b), 110(h), fee for services chargeable by
Printed or Typed Name and Title, if any, If the bankruptcy petition preparer responsible person, or partner who.	is not an individual, state the n	Social Security No. (name, title (if any), address, and social security num	(Required by 11 U.S.C. § 110.) The officer, principal,
Address			
Signature of Bankruptcy Petition Preparet		Date	
Names and Social Security numbers of is not an individual:	of all other individuals who prep	pared or assisted in preparing this document, unless the	e bankruptcy petition preparer
	ure to comply with the provision	signed sheets conforming to the appropriate Official on of title 11 and the Federal Rules of Bankruptcy Pro	
DECLARATION UN	DER PENALTY OF PERJU	URY ON BEHALF OF CORPORATION OR P	ARTNERSHIP
I, the	(t	the president or other officer or an authorized ag	gent of the corporation or a
	ed as debtor in this case, dec sheets (total shown on sur	clare under penalty of perjury that I have read the mmary page plus I), and that they are true and	
Date:	Signature:		
		(Print or type na	ame of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

$_{B7\,(Official\,Form\,7)}Case_{0473}-12219$ Doc 1 Filed 04/04/15 Entered 04/04/15 17:53:09 Desc Main Document Page 25 of 37

United States Bankruptcy Court

Northern	District	of Illinois,	Eastern	Division

IN RE:		Case No.
Campos, Octavio		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 2,500.00 2015 Income 16,000.00 2014 Income 12,722.00 2013 Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not propreceding the commencement of \$6,255.* If the debtor is an individual obligation or as part of an alternate debtors filing under chapter 12 or is filed, unless the spouses are seen	the case undidual, indicative repayment of the chapter 13	sumer debts: List each dess the aggregate valuate with an asterisk (*) a ent schedule under a plan must include payments	payment or other transfer to any e of all property that constitutes any payments that were made to a by an approved nonprofit budge and other transfers by either or l	or is affect a creditor of eting and cre	ted by such transfer is less than n account of a domestic suppore edit counseling agency. (Married
	* Amount subject to adjustment of	on 4/01/16, c	and every three years th	ereafter with respect to cases con	nmenced or	n or after the date of adjustment
None	c. All debtors: List all payments who are or were insiders. (Marrie a joint petition is filed, unless the	ed debtors fil	ling under chapter 12 or	chapter 13 must include paymer		
4. Sui	its and administrative proceedin	gs, executio	ons, garnishments and	attachments		
None	a. List all suits and administrative bankruptcy case. (Married debto not a joint petition is filed, unless	rs filing und	er chapter 12 or chapter	13 must include information co		
AND Jp M	TION OF SUIT CASE NUMBER organ Chase Bank vs. vio Campos, 2014 CH 19805	NATURE (OF PROCEEDING re	COURT OR AGENCY AND LOCATION In the Circuit Court of County, Illinois	Cook	STATUS OR DISPOSITION pending
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married de	btors filing under chapt	er 12 or chapter 13 must include	e informatio	on concerning property of either
5. Re	possessions, foreclosures and ret	urns				
None	List all property that has been rep the seller, within one year imme include information concerning p joint petition is not filed.)	diately prec	eding the commenceme	ent of this case. (Married debtors	filing unde	er chapter 12 or chapter 13 mus
6. As	signments and receiverships					
None	a. Describe any assignment of pro (Married debtors filing under cha unless the spouses are separated	pter 12 or ch	apter 13 must include ar			
None	b. List all property which has bee commencement of this case. (Mar spouses whether or not a joint pe	rried debtors	filing under chapter 12	or chapter 13 must include inform	mation conc	erning property of either or both
7. Gif	fts					
None	List all gifts or charitable contrib gifts to family members aggregate per recipient. (Married debtors fi a joint petition is filed, unless the	ing less than ling under c	\$200 in value per indiv hapter 12 or chapter 13	idual family member and charital must include gifts or contributio	ole contribu	tions aggregating less than \$100
8. Lo	sses					
None	List all losses from fire, theft, ot commencement of this case. (M a joint petition is filed, unless the	arried debto	rs filing under chapter 1	2 or chapter 13 must include loss		
0 Pa	yments related to debt counselin	a or hankri	intev			

DATE OF PAYMENT, NAME OF NAME AND ADDRESS OF PAYEE

PAYOR IF OTHER THAN DEBTOR

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

> AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

1865.00000

of this case.

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10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None		proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
18. N	ature, location and name of busine	ss		
None	of all businesses in which the debt- proprietor, or was self-employed in	the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates or was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole in a trade, profession, or other activity either full- or part-time within six years immediately preceding the which the debtor owned 5 percent or more of the voting or equity securities within six years immediately is case.		
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.			
	If the debtor is a corporation, list the of all businesses in which the debte preceding the commencement of this	e names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates or was a partner or owned 5 percent or more of the voting or equity securities within six years immediately s case.		
None	b. Identify any business listed in res	ponse to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.		
[If co	ompleted by an individual or indi	vidual and spouse]		
	lare under penalty of perjury that I to and that they are true and corre	have read the answers contained in the foregoing statement of financial affairs and any attachments ect.		
Date:	January 27, 2015	Signature /s/ Octavio Campos of Debtor Octavio Campos		
Date:		Signature of Joint Debtor (if any)		
		0 continuation pages attached		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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B8 (Official Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No Chapter 7	
Campos, Octavio			
	Debtor(s)		
			ENT OF INTENTION
PART A – Debts secured by property of estate. Attach additional pages if neces.		be fully completed f	or EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Chase Mtg			erty Securing Debt: age Ave, Chicago, IL 60609-3811
Property will be <i>(check one)</i> : ☐ Surrendered			
If retaining the property, I intend to (c. ☐ Redeem the property ☐ Reaffirm the debt ☑ Other. Explain Loan Modification		(fa	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is <i>(check one)</i> : Claimed as exempt Not claimed as exempt			
Property No. 2 (if necessary)			
Creditor's Name:	(4)	Describe Prope	erty Securing Debt:
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check one): Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(fo	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	ned as exempt		
PART B – Personal property subject to unadditional pages if necessary.)	unexpired leases. (All three	e columns of Part B r	nust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if any	<u> </u>		
declare under penalty of perjury the personal property subject to an unexp	at the above indicates my	y intention as to an	y property of my estate securing a debt and/or
Date:	/s/ Octavio Campo Signature of Debto		TOLO
	Signature of Joint I	Debtor	

Case 15-12219 Doc 1 Filed 04/04/15 Entered 04/04/15 17:53:09 Desc Main Document Page 30 of 37 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE: Campos, Octavio		Case No
		Chapter 7
		btor(s)
	DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.		le 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within otcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation ollows:
	For legal services, I have agreed to accept	\$\$ 1,865.00
	Prior to the filing of this statement I have received	\$\$ 1,865.00
	Balance Due	s
2.	The source of the compensation paid to me was:	Debtor Other (specify):
3.	The source of compensation to be paid to me is:	Debtor Other (specify):
4.	I have not agreed to share the above-disclose	compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed co together with a list of the names of the people	npensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting of	d rendering advice to the debtor in determining whether to file a petition in bankruptcy; es, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof;
	 d. Representation of the debtor in adversary pre- e. [Other provisions as needed] 	eedings and other contested bankruptey matters;
6.	By agreement with the debtor(s), the above disclo	ed fee does not include the following services:
		CERTIFICATION
	certify that the foregoing is a complete statement of proceeding.	any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
	April 4, 2015	/s/ Karen Walin
-	Date	Karen Walin 9999 Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 (708) 795-7000 Fax: (708) 788-8942 kwalin@chicagolegalllc.com

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United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No.	
Campos, Octavio		Chapter 7	
	Debtor(s)		
	VERIFICATION OF CREDIT	OR MATRIX	
		Number of Creditors	9
The above-named Debtor(s) her Date: January 27, 2015	eby verifies that the list of creditors is to the list of creditors in the list of creditors is to the list of creditors in	true and correct to the best of my (our) knowledge.	
	Joint Debtor		_

Bk of Amer 4060 Ogletown stanton Rd Newark, DE 19713

Blitt and Gaines, P.C. 661 Glenn Ave Wheeling, IL 60090-6017

Cap One PO Box 85520 Richmond, VA 23285-5520

Chase Card PO Box 15298 Wilmington, DE 19850-5298

Chase Mtg PO Box 24696 Columbus, OH 43224-0696

Citi PO Box 6497 Sioux Falls, SD 57117-6497

Discover Fin Svcs LLC PO Box 15316 Wilmington, DE 19850-5316 Diversified Consultants, Inc. PO Box 551268
Jacksonville, FL 32255-1268

G C Services 6330 Gulfton St Houston, TX 77081-1108

Manley Deas Kochalski LLC 1 E Wacker Dr # 1730 Chicago, IL 60601-1980

Syncb/Sams Club 4125 Windward Plz Alpharetta, GA 30005-8738

Thd/Cbna PO Box 6497 Sioux Falls, SD 57117-6497

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:	Case No
Campos, Octavio	Chapter 7
Debtor(s)	
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsitive whose Social Security number is provided above.	ponsible person, or
Certificate of	of the Debtor
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by \$342(b) of the Bankruptcy Code.
Campos, Octavio	X /s/ Octavio Campos 1/27/2015
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B201B (Form 2Case 15-12219 Doc 1 Filed 04/04/15 Entered 04/04/15 17:53:09 Desc Main Document Page 37 of 37

United States Bankruptcy Court Northern District of Illinois, Eastern Division

Case No
Chapter 7
_
DEBTOR(S) CODE
n Preparer
tify that I delivered to the debtor the attached
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)
,

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Campos, Octavio

Case No. (if known) ___

Printed Name(s) of Debtor(s)

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

X /s/ Octavio Campos

Signature of Debtor

Signature of Joint Debtor (if any)

4/04/2015

Date

Date